

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ELAINA MARIE STUMPO

Debtor(s)

Case No. 19-10268JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2019.
- 2) The plan was confirmed on 05/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2019, 03/21/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/22/2022.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,176.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,831.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,012.00
Less amount refunded to debtor	\$352.40

NET RECEIPTS: \$29,659.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,395.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,895.42

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	3,494.00	NA	NA	0.00	0.00
AMERICOLLECT	Unsecured	326.00	NA	NA	0.00	0.00
AMERICOLLECT	Unsecured	59.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	552.00	NA	NA	0.00	0.00
ASSOCIATED CLINICAL LABORATOR	Unsecured	0.00	NA	NA	0.00	0.00
ATT MOBILITY LLC	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	3,594.00	3,631.99	3,631.99	164.96	0.00
CHILDRENS COMMUNITY PEDIATRIC	Unsecured	0.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	1,715.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	208.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	4,393.00	7,876.85	7,876.85	357.77	0.00
ECMC(*)	Unsecured	9,034.00	14,775.34	14,775.34	671.10	0.00
EDINBORO UNIVERSITY	Unsecured	2,981.00	2,981.00	2,981.00	135.40	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	675.00	675.94	675.94	30.70	0.00
LVNV FUNDING LLC	Unsecured	1,165.00	1,165.86	1,165.86	52.95	0.00
LVNV FUNDING LLC	Unsecured	836.00	836.03	836.03	37.97	0.00
MIDFIRST BANK SSB*	Secured	54,845.00	55,423.68	0.00	21,720.58	0.00
MIDFIRST BANK SSB*	Secured	0.00	1,043.39	1,043.39	1,043.39	0.00
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	1,667.00	1,673.30	1,673.30	76.00	0.00
NELNET	Unsecured	5,708.00	NA	NA	0.00	0.00
PENELEC	Unsecured	1,054.65	717.02	717.02	32.57	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,763.00	6,158.70	6,158.70	279.73	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,761.00	1,761.86	1,761.86	80.02	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	269.10	269.10	12.22	0.00
US DEPARTMENT OF HUD**	Secured	NA	9,098.00	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	73.00	70.79	70.79	3.22	0.00
WIDGET FEDERAL CREDIT UNION D/	Unsecured	985.00	960.23	960.23	43.61	0.00
WIDGET FEDERAL CREDIT UNION D/	Unsecured	570.00	484.14	484.14	21.99	0.00
WIDGET FEDERAL CREDIT UNION D/	Secured	27,886.00	27,549.97	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$21,720.58	\$0.00
Mortgage Arrearage	\$1,043.39	\$1,043.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,043.39	\$22,763.97	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,038.15	\$2,000.21	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,895.42</u>	
Disbursements to Creditors	<u>\$24,764.18</u>	
TOTAL DISBURSEMENTS :		<u>\$29,659.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/21/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.